

# Your Social Security Check could Increase \$66.60 a month!



Senior Health Insurance  
Information Program

## Ask SHIIP

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Regional Program Manager

**Q:** I am a widower who spends very little on medications. I have a hard time paying my medical bills and insurance premiums because of my low income. I keep hearing about help with prescription costs. Is there any other help available for me?

**A:** Yes, there may be help available for you depending on your income. Do you:

☐ Have Medicare Part A hospital insurance? (Check your Medicare card)

☐ Have an income of less than \$1,031 a month (\$1,384 if a married couple)?

☐ Have less than \$4000 (\$6,000 if a married couple) in assets?

**Note:** Assets do not include your home and furnishings, your car, income producing real estate, and pre-paid funeral trusts.

If you answered yes to all three questions you may qualify for the Medicare Savings Program. The state of Indiana provides three different levels of help depending on your income.

If your income is less than \$1,031 (\$1,384 for a married couple) you could qualify for the Specified Low Income Medicare Beneficiary (SLMB) or the Qualified Individual (Q-1) programs. These programs pay your Medicare Part B premium (\$66.60 a month in 2004). That means almost \$800 a year would be put back into your Social Security check!

If your income is less than \$769 (\$1,030 for a married couple) you may benefit from the Qualified Medicare Beneficiary (QMB) program. QMB would pay:

✓ Medicare Part B premium

✓ Medicare deductibles

✓ Medicare co-insurance

All dollar amounts listed above will increase April 1, 2004.

It is important to note that these limits are only guidelines. The best way to find out if you qualify is to

apply through your local Area Agency on Aging 1-800-986-3505 or your local Office of Family and Children. A case manager may even determine that you qualify for additional assistance.

A case manager from your local Area Agency on Aging or a SHIIP volunteer counselor (1-800-452-4800) can also help you look for other programs that could save you money on your medical expenses. Why not call today? These programs just might put money back in your pocket!

Sources: [www.in.gov/idoi/shiip](http://www.in.gov/idoi/shiip) and [www.in.gov/fssa](http://www.in.gov/fssa)

**Calling all questions:** Please contact ASK SHIIP with your questions about the Medicare Prescription Drug Improvement and Modernization Act of 2003. This column will be exploring its impact on you in upcoming columns.

Address your questions to:

Ask SHIIP

311 W. Washington Street  
Ste. 300

Indianapolis, IN 46204

Or [www.in.gov/idoi/shiip](http://www.in.gov/idoi/shiip)  
1-800-452-4800

SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.